



Wisconsin Health Insurance Risk Sharing Plan (HIRSP)

Division of Health Care Financing
Department of Health and Family Services

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MEMORANDUM

DATE: April 26, 2002

TO: Wisconsin Health Insurance Risk Sharing Plan (HIRSP) Plan 1 policyholders

FROM: Margaret Kristan, Director
Health Insurance Risk Sharing Plan 

SUBJECT: New premium rates effective July 1, 2002, for Plan 1, Option A and Plan 1, Option B

The Wisconsin Health Insurance Risk Sharing Plan (HIRSP) Board of Governors recently approved new premium rate schedules, effective with your first renewal on and after July 1, 2002.

According to state law, HIRSP premiums cannot be less than 150% of the amount an individual would be charged for a comparable policy in the private market. Rates will increase an average of 25.4% for Plan 1, Option A (\$1,000 deductible) and Plan 1, Option B (\$2,500 deductible). The 25.4% average rate increase is the minimum increase necessary to maintain premiums at the lowest level permitted by law. Actual premium increases will range from 19.2% to 27.8%, depending on your age, gender, and zone of residence. This increase reflects industry-wide premium increases.

New monthly premium rate schedules are printed on the back of this memorandum. To determine your new base premium rate, complete the following steps:

1. Refer to your HIRSP identification card to find the HIRSP plan and option in which you are enrolled.
2. On the other side of this page, find the table that applies to your HIRSP plan and option.
3. Find your gender, age bracket, and zone of residence as indicated by the ZIP code ranges defined in the key below the tables.
4. The amount printed in the box where the age row and zone column meet is your monthly premium before adjustment for hardship and premium reductions.

Your May 31, 2002, billing notice will reflect your individual premiums based on these increases. ***If you have applied for a reduced premium, HIRSP will adjust rates according to your level of reduction.***

If you have any questions, please contact HIRSP Customer Service at (800) 828-4777 or (608) 221-4551.

For more information about HIRSP, visit our Web site at www.dhfs.state.wi.us/hirsp

Wisconsin Health Insurance Risk Sharing Plan (HIRSP)

Monthly Premium

Subsidy Level 0 — Household Income* \$25,000.00 or More

Effective Date: July 1, 2002

Plan 1, Option A/Male (\$1,000 deductible)			
Age Bracket	Zone		
	1	2	3
0 - 24	\$174.00	\$156.00	\$140.00
25 - 29	\$182.00	\$164.00	\$146.00
30 - 34	\$206.00	\$185.00	\$165.00
35 - 39	\$239.00	\$215.00	\$191.00
40 - 44	\$284.00	\$255.00	\$227.00
45 - 49	\$359.00	\$323.00	\$287.00
50 - 54	\$476.00	\$428.00	\$381.00
55 - 59	\$630.00	\$567.00	\$504.00
60 - 64	\$801.00	\$722.00	\$641.00
65 +	\$801.00	\$722.00	\$641.00

Plan 1, Option A/Female (\$1,000 deductible)			
Age Bracket	Zone		
	1	2	3
0 - 18	\$174.00	\$156.00	\$140.00
19 - 24	\$224.00	\$201.00	\$179.00
25 - 29	\$246.00	\$222.00	\$197.00
30 - 34	\$273.00	\$245.00	\$218.00
35 - 39	\$312.00	\$282.00	\$251.00
40 - 44	\$353.00	\$317.00	\$282.00
45 - 49	\$411.00	\$371.00	\$329.00
50 - 54	\$488.00	\$440.00	\$390.00
55 - 59	\$572.00	\$515.00	\$458.00
60 - 64	\$668.00	\$602.00	\$534.00
65 +	\$668.00	\$602.00	\$534.00

Plan 1, Option B/Male (\$2,500 deductible)			
Age Bracket	Zone		
	1	2	3
0 - 24	\$125.00	\$112.00	\$101.00
25 - 29	\$131.00	\$118.00	\$105.00
30 - 34	\$148.00	\$133.00	\$119.00
35 - 39	\$172.00	\$155.00	\$138.00
40 - 44	\$204.00	\$184.00	\$163.00
45 - 49	\$258.00	\$233.00	\$207.00
50 - 54	\$343.00	\$308.00	\$274.00
55 - 59	\$454.00	\$408.00	\$363.00
60 - 64	\$577.00	\$520.00	\$462.00
65 +	\$577.00	\$520.00	\$462.00

Plan 1, Option B/Female (\$2,500 deductible)			
Age Bracket	Zone		
	1	2	3
0 - 18	\$125.00	\$112.00	\$101.00
19 - 24	\$161.00	\$145.00	\$129.00
25 - 29	\$177.00	\$160.00	\$142.00
30 - 34	\$197.00	\$176.00	\$157.00
35 - 39	\$225.00	\$203.00	\$181.00
40 - 44	\$254.00	\$228.00	\$203.00
45 - 49	\$296.00	\$267.00	\$237.00
50 - 54	\$351.00	\$317.00	\$281.00
55 - 59	\$412.00	\$371.00	\$330.00
60 - 64	\$481.00	\$433.00	\$384.00
65 +	\$481.00	\$433.00	\$384.00

Zone 1 = ZIP codes **532**__

Zone 2 = ZIP codes **530**__, **531**__, **534**__, and **537**__

Zone 3 = All other ZIP codes

* Household Income as defined in Section 71.52(5), Wisconsin Statutes